

In re:  
Yoan Henriquez  
Debtor

Case No. 20-12166-pmm  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 06, 2021

User: admin  
Form ID: 309E2

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Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2021:

Recip ID	Recipient Name and Address
db	+ Yoan Henriquez, 1001 Suffolk Drive, Lititz, PA 17543-8270
aty	+ KEVIN P. CALLAHAN, United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
aty	+ PAULINE FELICE GIBBLE, Saxton and Stump, 280 Granite Run Drive, Suite 300, Lancaster, PA 17601-6814
tr	+ HOLLY SMITH MILLER, ESQ., Gellert Scali Busenkell & Brown, P.C., SUBCHAPTER V TRUSTEE, 8 Penn Center, Suite 1901, 1628 John F. Kennedy Blvd. Philadelphia, PA 19103-2125
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14502794	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14498746	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14520886	+ BMO Harris Bank N.A., PO Box 3040, Cedar Rapids IA 52406-3040
14519685	+ BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
14498751	BMO Harris Bank NA, P.O. Box 71951, Chicago, IL 60694-1951
14498752	+ BSB Leasing, Inc., 5403 Olympic Drive NW Suite 200, Gig Harbor, WA 98335-1853
14498748	+ Balboa Capital Corpora, 2010 Main St Ste 1100, Irvine, CA 92614-8250
14498750	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420
14498749	+ Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
14501722	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14498755	+ Cenlar, Attn: Bankruptcy, PO Box 77404, Ewing, NJ 08628-6404
14498761	+ Doyle & Hoefs LLC, 2043 Springwood Road, York, PA 17403-4836
14498763	Financial Pacific Leasing, Inc., 3455 S 344th Way, #300, Auburn, WA 98001-9546
14498767	Hitachi, P.O. Box 5700, Norwalk, CT 06856-5700
14503429	Jonestown Bank & Trust Co., 2 West Market Street, Jonestown, PA 17038-9628
14498769	+ Jonestown Bank And Tru, Attn: Bankruptcy, Po Box 717, Jonestown, PA 17038-0717
14498770	+ Jordan Wayne Felzer, Esq., American Express Legal, PO Box 1068, Jenkintown, PA 19046-7368
14502927	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14498771	+ Michelle A. Chiongson, 575 Anton Blvd, 12th Floor, Costa Mesa, CA 92626-7169
14519606	+ Mintaka Financial, LLC, 5403 Olympic Dr. NW Ste. 200, Gig Harbor, WA 98335-1853
14611820	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9741
14508127	+ PNC EQUIPMENT FINANCE, LLC, c/o Flamm Walton Heimbach, 794 Penllyn Pike, Suite 100, Blue Bell, PA 19422-1669, ATTN: Robert E. Walton/Thomas P. Steven
14498774	+ PNC Equipment Finance, LLC, 655 Business Center Drive Suite 250, Horsham, PA 19044-3448
14515193	+ Pingora Loan Servicing, LLC, c/o Cenlar FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430
14498775	+ Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
14498787	+ Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
14498788	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14506489	+ Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482
14508328	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14498790	+ Weltman, Weinberg & Reis Co., LPA, 170 S Independence Mall W., Philadelphia, PA 19106-3334

TOTAL: 39

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

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Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: BSO@saxtonstump.com	Jul 07 2021 03:35:00	BARRY A. SOLODKY, Saxton & Stump, LLC, 280 Granite Run Drive, Suite 300, Lancaster, PA 17601
aty	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 07 2021 03:36:00	DAVE P. ADAMS, United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 07 2021 03:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 07 2021 03:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 07 2021 03:36:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14498759	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 07 2021 03:36:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
14500945	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 07 2021 03:36:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
14498753	+ Email/Text: cms-bk@cms-collect.com	Jul 07 2021 03:36:20	Capital Management Services, LP, 698 1/2 Ogden Street, Buffalo, NY 14206-2317
14498754	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 07 2021 03:46:23	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14509633	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jul 07 2021 03:46:23	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14516670	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 07 2021 03:46:29	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14498756	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 07 2021 03:46:24	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14498757	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 07 2021 03:46:29	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14509978	Email/Text: bankruptcy@engsfinance.com	Jul 07 2021 03:35:00	Engs Commercial Finance Co., One Pierce Place, Suite 1100 West, Itasca, IL 60143
14498762	+ Email/Text: bankruptcy@engsfinance.com	Jul 07 2021 03:35:00	ENGs Comerical Finance Co., 1 Pierce Place, Suite 1100 West, Itasca, IL 60143-3149
14498764	+ Email/Text: bankruptcy@fult.com	Jul 07 2021 03:36:00	Fulton Bank, PO Box 4887, Lancaster, PA 17604-4887
14498766	+ Email/Text: bankruptcy@fult.com	Jul 07 2021 03:36:00	Fulton Bank Leasing Department, P.O. Box 25091, Lehigh Valley, PA 18002-5091
14498768	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 07 2021 03:36:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14498760	Email/Text: M74banko@daimler.com	Jul 07 2021 03:36:00	Daimler Truck Financial, P.O. Box 5260, Carol Stream, IL 60197-5260
14498772	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 07 2021 03:36:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14498773	Email/Text: pfc.bankruptcy.packages@paccar.com	Jul 07 2021 03:36:00	Paccar Financial, 240 Giblartard Rd, Ste 200, Horsham, PA 19044-2361
14518629	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 07 2021 03:46:29	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14498786	+ Email/PDF: gecsedl@recoverycorp.com	Jul 07 2021 03:46:23	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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14515607	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 07 2021 03:36:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14498789	+ Email/Text: BKRMailOps@weltman.com	Jul 07 2021 03:36:00	Weltman, Weinberg & Reis Co., LPA, 3705 Marlane Drive, Grove City, OH 43123-8895

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14498776		Sophia's Truck, LLC
14498777		Sophia's Truck, LLC
14498778		Sophia's Truck, LLC
14498779		Sophia's Truck, LLC
14498780		Sophia's Truck, LLC
14498781		Sophia's Truck, LLC
14498782		Sophia's Truck, LLC
14498783		Sophia's Truck, LLC
14498784		Sophia's Truck, LLC
14498785		Sophia's Truck, LLC
smg	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14503793	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14498747	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14498758	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14498765	*+	Fulton Bank, PO Box 4887, Lancaster, PA 17604-4887

TOTAL: 10 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2021 at the address(es) listed below:

Name	Email Address
BARRY A. SOLODKY	on behalf of Debtor Yoan Henriquez BSO@saxtonstump.com dat@saxtonstump.com;msf@saxtonstump.com;pfg@saxtonstump.com;BDA@saxtonstump.com
DAVE P. ADAMS	on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
HOLLY SMITH MILLER, ESQ.	hsmiller@gsbblaw.com chsm11@trustesolutions.net
JAMES KEVIN HANEY	on behalf of Creditor BMO Harris Bank N.A. jhaney@wongfleming.com spiotrowski@wongfleming.com,sshalloo@wongfleming.com

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KEVIN P. CALLAHAN	on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov
LAUREN MOYER	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@ecf.courtdrive.com
PAUL C. BAMETZREIDER	on behalf of Creditor Jonestown Bank & Trust Co. paulb@reillywolfson.com edonohue@reillywolfson.com
PAULINE FELICE GIBBLE	on behalf of Debtor Yoan Henriquez pfg@saxtonstump.com
REBECCA ANN SOLARZ	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

<b>Information to identify the case:</b>			
Debtor 1:	<b>Yoan Henriquez</b>		Social Security number or ITIN: xxx-xx-3078
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 4/30/20
Case number:	20-12166-pmm		Date case converted to chapter: 11 6/24/21

## Official Form 309E2 (For Individuals or Joint Debtors under Subchapter V)

### Notice of Chapter 11 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 11 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Yoan Henriquez	
2. All other names used in the last 8 years		
3. Address	1001 Suffolk Drive Lititz, PA 17543	
4. Debtor's attorney Name and address	BARRY A. SOLODKY Saxton & Stump, LLC 280 Granite Run Drive Suite 300 Lancaster, PA 17601	Contact phone 717-556-1000  Email BSO@saxtonstump.com
5. Bankruptcy trustee Name and address	HOLLY SMITH MILLER, ESQ. Gellert Scali Busenkell & Brown, P.C. SUBCHAPTER V TRUSTEE 8 Penn Center, Suite 1901 1628 John F. Kennedy Blvd. Philadelphia, PA 19103	Contact phone (215) 238-0012  Email: hsmiller@gsbblaw.com

**For more information, see page 2 >**

Debtor **Yoan Henriquez**

Case number **20-12166-pmm**

<p><b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>.</p>	<p>United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601</p>	<p>Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/6/21</p>
<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>August 10, 2021 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: <b>The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details</b></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>	<p>First date set for hearing on confirmation of plan. The court will send you a notice of that date later.  <b>Filing deadline for dischargeability complaints: 10/12/21</b></p>
<p><b>Deadline for filing proof of claim:</b></p>	<p>Not yet set. If a deadline is set, the court will send you another notice.  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  Your claim will be allowed in the amount scheduled unless:</p> <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul>	
<p>If your claim is not scheduled or if your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.  You may review the schedules at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>9. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>10. Filing a Chapter 11 bankruptcy case</b></p>	<p>Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. The debtor will generally remain in possession of the property and may continue to operate the debtor's business.</p>	

**For more information, see page 3 >**

Debtor **Yoan Henriquez**

Case number **20-12166-pmm**

<b>11. Discharge of debts</b>	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.